

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of: Cohen
Serial No.: 09/955,464
Filing Date: 9/18/2001
For: Systems for financial
and electronic commerce
Attorney Docket No.: 4018.016

Patent Application

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PETITIONS OFFICE

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Transmittal Letter
(7 pages total including this page)

Enclosed please find: (a) a Petition to Accept Unintentionally Delayed Priority Claim; and (b) an Amendment of September 4, 2003, including an Amendment to the Specification and Remarks. The Commissioner is hereby authorized to charge all amounts due for the present petition and transmittal to Deposit Account No. 50-1604.

Dated: September 4, 2003

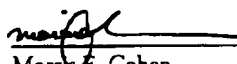
Respectfully submitted,



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CERTIFICATE OF MAILING (FACSIMILE TRANSMISSION)

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office (Petitions Office) at Facsimile Number 703-308-6916 on September 4, 2003.



Morris E. Cohen

Transmission Date: September 4, 2003

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Petition to Accept Unintentionally Delayed Priority Claim

Applicant hereby petitions under 35 U.S.C. §120, 37 C.F.R. §1.78(a)(3), and M.P.E.P. §201.11 to accept an unintentionally delayed priority claim for the benefit of prior-filed applications.

The priority claims in this application were previously acknowledged on the official filing receipt. However, upon review of the file, it has come to counsel's attention that the correction of the filing receipt was more than four months after filing of the application. Accordingly, in the event that a petition is necessary for full rights of priority, Applicant hereby petitions for entry of the priority claims to the parent applications set forth below.

Pursuant to 37 C.F.R. §1.78(a)(3), the present petition requires: (i) the reference required by 35 U.S.C. §120 and paragraph (a)(2) of this section to the prior filed applications; (ii) the surcharge set forth in §§ 1.17(t); and (iii) a statement that the entire delay between the date the claim was due under paragraph (a)(2)(ii) of this section and the date the claim was filed was unintentional.

With respect to the required reference under (i), it is provided as follows:

—The present application is a continuation under 35 U.S.C. §120 of PCT Application Serial No. PCT/US00/07457 filed March 20, 2000 (abandoned), which is: (a) a continuation-in part of U.S. Nonprovisional Patent Application Serial No. 09/280,483 filed March 30, 1999 (patented, now Patent No. 6,422,462 B1), which claims the benefit of U.S. Provisional Patent Application Serial No. 60/079,884, filed March 30, 1998; and which is (b) a continuation-in-part of U.S. Nonprovisional Application Serial No. 09/369,902 filed August 6, 1999 (abandoned), which claims the benefit of U.S. Provisional Patent Application Serial No. 60/095,770, filed August 7, 1998; and which (c) also claims the benefit of U.S. Provisional Patent Application No. 60/125,008, filed March 18, 1999, U.S. Provisional Application No. 60/130,600, filed April 22, 1999, U.S. Provisional Application No. 60/130,599 filed April 22, 1999, U.S. Provisional Application Serial No. 60/138,428 filed June 10, 1999, U.S. Provisional Application Serial No. 60/139,167 filed June 15, 1999, and U.S. Provisional Application Serial No. 60/161,283 filed October 25, 1999, and U.S. Provisional Application Serial No. 60/165,231 filed November 11, 1999. All rights of priority to each of those applications is claimed to the fullest extent available, and the entire contents of all of those applications are fully incorporated herein by reference.—

The incorporation by reference listed above is believed to be proper since the prior applications were incorporated by reference at the time that the present application was filed. The first line of the application is also being corrected via an amendment which is being submitted concurrently with the present petition.

With respect to requirement (ii), the surcharge set forth under §1.17(t), authorization is hereby provided to charge all amounts due to Deposit Account 50-1604.

With respect to requirement (iii), this will confirm that the entire delay between the date the claim was due under paragraph (a)(2)(ii) of this section and the date the claim was filed was unintentional. When the present application was filed, the first line of this application had included an express reference claiming the priority of the prior applications, since counsel had intended to claim priority thereto. Priority was believed to have been properly recognized and granted since it was previously listed on the filing receipt issued April 19, 2002, further to a prior request for correction by

applicant. However, upon present review of the file it has come to our attention that such priority was afforded more than four months after filing of the application. Therefore, the present petition is being submitted to ensure that this application is afforded full rights of priority to applicant's prior applications listed above.

In the event that a petition is deemed unnecessary, or that further action of some form or a different petition is required for the present correction, please contact counsel at the address or phone number listed below so that we may address the Patent Office's requirements. Correction of the application and file in this matter to obtain the priority of the prior applications under any and all applicable law is hereby requested.

Counsel thanks the Patent Office in advance for their consideration of this matter.

Dated: September 4, 2003

Respectfully submitted,



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